

EVERY FIGURE GUARANTEED. NO ESTIMATES.

## The New Convertible Policy OF THE EQUITABLE LIFE

This policy provides for a Life Policy, a Limited Payment Life Policy and an Endowment Policy, ALL IN ONE CONTRACT. Selection of form of policy to be made at the end of five years.

ILLUSTRATION: Age 35. PREMIUM FOR \$5,000.....\$166.65.

### Options After 5 Years.

OPTION 1	Annual Premium, Less 40 Per Cent. GUARANTEED REDUCTION.....	\$166.65 66.65
	Net Premium for the future.....	\$100.00
	Continue original premium \$166.65.....	\$5,000.00
OPTION 2	Original Policy GUARANTEED addition.....	2,520.00
	Total insurance.....	\$7,520.00
OPTION 3	Continue original premium for 15 years longer and the policy will then become fully paid up, making it an 18 payment life policy. The payments may be continued for 9 additional years, and the policy will then mature as an endowment, paying \$5,000 to the holder in cash.	

Large Loan, Cash and Paid Up Values available after three payments have been made.

This policy is issued in amounts of \$1,000 and upwards.

THE EQUITABLE LIFE IS THE STRONGEST IN THE WORLD.

For full information as to the CONVERTIBLE POLICY apply to Equitable Agent or fill in the coupon below and send to

and receive the policy during the next week.

**HENRY J. POWELL,**

Manager for Kentucky,

Equitable Building, Louisville, Ky.

HENRY J. POWELL, Manager, Louisville, Kentucky.

Please send me full information in regard to the NEW

CONVERTIBLE POLICY for \$..... I was born on the..... day

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Name.....

Postoffice.....

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## ABOUT THE NEW BANK.

With Bright Prospects For  
Success It Will Begin

Business Feb. 1.

JAS. WEST PRESIDENT.

Board of Directors all Prom-

inent and Influential

Business Men.

The Commercial and Savings Bank will open its doors for business next Thursday morning, Feb. 1. There will be no formal opening, though one of the directors will be present and his special duty will be to take visitors through the building during business hours, and the public is most cordially invited to call and inspect the premises.

This is the fifth banking institution, with a cash capital stock of \$50,000, organized to do a general banking business, pretty much along the general line of the other banks, though differing materially in some respects. Under the charter of the new bank it is empowered to make loans by mortgage on real estate without the usually required endorsement of two other parties. The advantages of this feature are quite obvious. If a person wants to secure a loan without having to ask a friend to "go on his paper," he can do so by pledging his property to secure the lender. And again, he can get the money for any length of time that he may want—thirty days or for years, as he may desire. This makes the funds of the bank available to many who would rather do without the money than to ask friends to help him, when it would be greatly to his interest to be able to use cash not otherwise available.

We understand that one of the other banks of the city is able, to a certain extent, to do this, but has not the same latitude given by the charter of the new bank. When properly secured, the institution will be no respecter of persons in loaning money in this way.

The Commercial and Savings Bank will virtually be the pioneer in paying interest on time deposits, though this other banks adopted this feature when it was made known that this would be one of the rules that would be adopted when the fifth bank began business.

The interest-bearing period will be six months. The days for paying interest will be January 1 and July 1. If you make a deposit on the first of June, on the first of July you will receive your interest. If you deposit on the 2nd day of July and draw your money before Jan. 1 you will not be entitled to interest.

This will be an incentive to all whose monthly earnings are a little more than necessary for expenses—the more they save, the more they can deposit, and the greater the increase of capital. If the interest is not drawn out it is placed to the credit of the depositor and interest is paid on that also—compounded. It is plain that this will give birth to a spirit of economy amongst all classes—day laborers, ladies who give their time for money, clerks, mechanics—in fact everybody.

In order to do away with the annoyance of making small deposits, and save book-keeping, the bank will put into the hands of the people a "home bank." This is a safe made of solid steel, with slots for putting in silver of any denomination, from 10 cents to 50 cents, copper and nickels. The safe when full chambers \$24.90. There is also an apartment for currency, of any denomination, of course. The use of the "home bank" is not a requirement, but is merely suggested for the convenience of depositors. Deposits will be received daily if preferred. You cannot rob yourself. If you should want to get the money out of your "home bank," it is made of solid steel, and persistent pounding with the family hatchet will have no effect on it. It can only be opened by the cashier of the bank, and then you can do the counting.

As is generally known, the home of the Commercial and Savings Bank is in the corner of the old historic Phoenix block, on 7th and Main. It has been remodeled and is perfectly

adapted for the new business to be transacted. Expense has been disregarded and the different apartments compare favorably with those of any of our other like institutions—in fact, a complete transformation has been effected by the months of labor by the contractors. The counters and wainscoting are of light marble of high polish. The railing on top of the counters is of oxidized polished steel with cherry framing. The furniture is of cherry also, which, with the elaborate fixtures and tile floor, produces an effect of coziness and home-like cheer that impresses you as soon as you enter.

The ladies' department is on the left as you enter. It is a sort of boudoir for the fair sex to rest and transact their business with the bank. A large mirror, handsome chairs and tables and other articles make it very inviting and being separated from the lobby ladies can be promptly waited on at all times without the general business being interfered with. "It's cute!"

The safe is different from anything ever seen here and comes nearer being perfectly burglar proof, so say experts, than any safe heretofore constructed. It is a piece of the hardest solid steel and safe-builders will labor for many years to come before they produce anything nearer perfection. It took the first premium at the World's Fair at St. Louis last year over all competitors. Of course it has a time lock and everything else required in first-class bank safes.

The officers will conduct the business within the usual banking hours during five days of the week, but for the accommodation of the general public they have determined on an innovation in banking customs here. On Saturday night the bank will be kept open until a reasonable hour, thus giving the merchants and all persons an opportunity of securing change, collecting on checks if necessary, and best of all, depositing their money where it will be safe from fire and safe-blowers until Monday morning.

It is not the province of this paper to discuss the question as to whether a fifth bank is needed here. The rapid growth in population and large increase in business is, but a question, it is a fact. This paper stands for progress and glad will we be to see the day when twice five banks will be necessary for the transaction of the monetary affairs of Hopkinsville. The gentlemen who believe that there is room and a place for the new institution have shown their faith by their works and backed it by their capital. On and after February first they will be reaching out for all the business they can secure. They claim that there will be no decrease in the business heretofore done by the other banks and will build up an entirely new business for themselves.

They have chosen the following gentlemen to have control of the business, and it is useless to say anything as to the wisdom of their choice, for they are too well and favorably known by the people of the city and county to require words of commendation from us:

JAMES WEST, President.  
W. T. COOPER, Vice President.  
GUS BRANNON, Cashier.  
WILL B. NEELY, Book Keeper.

DIRECTORS.  
James West. Geo. D. Dalton  
Gus Brannon. T. J. Tate.  
Dr. P. E. West. G. W. Wiley.  
J. T. Hanbery. W. T. Cooper.  
Dr. Milton Board.

### PRIZE WINNERS.

List of Early Callers Who  
Secured Presents at Different Departments

Mrs. Hayward Richards, \$5 rebate on ready made suit.  
Miss Alice Jones received choice of hats without cost.  
Mr. Lee Gwynn got a pair of \$6 shoes for \$1.

Tom Baugh paid only \$5 for the best suit of clothes.  
Mrs. H. H. Abernathy got a \$25 rug for \$12.50.

Miss Lucy Dade was fortunate in buying the first white shirt waist, as it didn't cost her a cent.

The above were given away at the great Jubilee Sale at J. H. Anderson & Co., which was inaugurated yesterday morning at the first stroke of the town clock at 8.

### Faulkner Estate.

J. S. Weaver has qualified as administrator of the estate of the late R. E. Faulkner. Messrs. E. D. Jones, John W. Foard and W. D. Carter were named as appraisers.

## BIG CROWD ON HAND.

But Commercial Club Meeting Was Not a

Success.

PARTIALLY ORGANIZED.

Board of Good Men Chosen

For Directors — Meets

Again Feb. 1st

About eighty of the 150 citizens who signed applications for membership in the Hopkinsville Commercial Club met at Moayon's Hall Thursday night with E. B. Bassett, chairman, and John Stites, secretary, the officers of the previous meeting, still acting.

J. H. Anderson, from the committee named to confer with Messrs. Rawls and Oster in regard to the proposed shoe factory, reported that the proposition was not favorable enough to be seriously considered, that the committee had failed to secure a better one and had no report to make. The committee was given further time.

On motion a committee consisting of John Feland, J. E. McPherson and L. H. Davis was appointed to recommend a plan of procedure. They reported that a new body should be organized to be known as the Board of Trade, recommending four officers and various committees. This report was adopted and a discussion followed over the attempt to adopt a constitution. The point was raised and the point sustained by the chair that the body was still the Commercial Club and that to proceed otherwise would relieve all who had signed the membership blanks of the obligation to pay the membership fee of \$6.

A prolonged wrangle ensued, the final outcome of which was that an entirely new organization was decided upon and the meeting resolved itself into a mass meeting of citizens. On motion E. B. Bassett and John Stites were again elected Chairman and Secretary. The name Board of Trade was adopted, but W. T. Fandy raised the point that the point that there was already one Board of Trade in town and as the old Commercial Club was defunct, it had better be called the Commercial Club. This was agreed to, with the understanding that it was a new and different organization from the old one. Many left and about ten o'clock the election of a board of directors was entered into by private ballot, each one voting for nine names. Out of the great many receiving votes, the following nine who received the highest number of votes were declared elected: M. C. Forbes, W. T. Tandy, J. T. Wall, Geo. D. Dalton, J. H. Anderson, J. E. McPherson, F. W. Dabney, E. B. Bassett, and James West.

The election of officers was ordered in advance of the adoption of a constitution. Several gentlemen were nominated, but Dr. J. B. Jackson was elected president by a rising vote and his election made unanimous.

The salary of the secretary was fixed at \$15 per month. H. M. Dalton arose and proposed that he would accept the office of secretary and pay the salary to his stenographer, Miss Helen Royalty, as assistant secretary and furnish an office for the commercial club. Mr. Dalton was accordingly nominated, John Feland nominated, Miss Helen Royalty and J. E. McPherson nominated J. M. Starling. A vote was taken which stood Dalton 26, Miss Royalty 18, Starling 9. Another vote was ordered, but was stopped by a motion to adjourn to next Thursday night, which prevailed by a close vote.

The organization is therefore incomplete and some very troublesome questions will arise before the club can get down to business, chief among them to determine who are members of the new organization. All membership fees were made payable in checks to H. H. Abernathy, former secretary of the old club, and as the new body claims no connection with the old one and has no roll or record of its members the situation is very much complicated. It is supposed that at the next meeting, the tangle will be straightened out and a constitution adopted.

## Howard Brame,

PROPRIETOR

Livery and

Feed Stable.

Corner 7th and Virginia Streets,  
Hopkinsville, Ky.

Phones—Home, 1313.  
Cumberland, 32.

## FARM FOR SALE.

A fine farm, being the two farms known as the Brame and Johnson places in the third civil district of Montgomery county, Tenn., consisting of 400 acres. Over 200 acres of cleared land and the remainder in timber. Land is well watered in a splendid State of cultivation. (Newly fenced). It is conveniently watered, having a creek running in one end of it, and a pond and two wells (one a bored well 138 feet deep) on the other end. The I. C. R. R. runs through the creek end of the farm, and depot and side track only a mile from the house. 1 mile from Clarksville and Hopkinsville turnpike and six miles from Clarksville city limits.

This farm is splendidly adapted to the raising of stock, cattle, hogs, corn, hay, wheat and tobacco. Has a two-story five room residence, four cabins, large stable, machine and implement house, two stock barns with a capacity of over one hundred and twenty head. Over fifty head of cattle (thoroughbred shorthorns), two fine brood mares, ten mules, 16 H. P. traction engine and separator (good as new) corn shredder, mowers, binders, plows, harrows, hay rake, riding cultivator, and all tools in use on a modern, well conducted farm. Crops of hay, corn and wheat raised on the farm last year. One hundred acres in wheat now.

Will sell farm with all that is on it as set out above, or will sell place and reserve personally. For price and terms see or write to  
W. P. HAMBAUGH, JR.,  
Ringgold, Tenn.

## Palmer Graves,

—OF—

Hopkinsville Lime Works,

Wants to SELL you

LIME, CINDERS,

ROCK and DIRT!

Also BUYS

Cord Wood and

Second-hand Barrels!

PHONES—Home: Residence, 1039  
Kiln, 1258. Cumberland: Residence  
540

## Professional Cards

## J. WILL SMITH,

## Dentist

SANITARIUM

NEW LAW FIRM.

## Allensworth & Cansler,

Attorneys-at-Law.

Will practice in the courts of Christian and adjoining counties. Special attention to collections and bankruptcy proceedings. Office on ground floor Hoyer building in front of Court House, Cumberland. Phone 517.

## For Sale.

One complete J. I. Case threshing outfit, consisting of one 10-h. p. Simple traction engine, jacketed boiler with large cab; two wheel steel engine tender holding 8 bbls. water and 1,000 lbs. coal. One 36x58 twenty-bar cylinder separator with wind stacker, self-feeder, weigher and bagger. New 150ft. 8 in. 4 ply gandy belt steel water tank, with pump and hose. This outfit has threshed less than thirty thousand bushels of wheat and is as good as new. See J. Y. Owsley or E. B. Long.

## Auction Sale OF Eggleton Residences,

Tuesday, January 30th, at 1:30 O'clock.

Beginning with the residence situated at Number 308 Elm Street, promptly at 1:30 next Tuesday afternoon, I will proceed to sell all the splendid residences owned by me on Elm and Fourth Streets, and Cleveland and Jessup Avenues. This sale to be at PUBLIC AUCTION, without reserve, the property going to the HIGHEST BIDDERS. Name your own price and buy a HOME. This is a chance of a lifetime. My health is such that I am compelled to retire from business at once, therefore I am selling my property without reserve.

REMEMBER THE TIME AND PLACE,

Respectfully,

J. H. EGGLETON.

## MARTIN & LIBBEY,

## Tinners and Plumbers,

No. 11 Virginia St., Opposite Tobe Smith's Livery Stable,

HOPKINSVILLE, KY.

First-Class Work at Reasonable

Prices. Give Us a Trial.

Phones—Cumberland 332-4, Home 187.

We Don't Lose

Any Time

When called on to do plumbing,

If you discover a water pipe or gas

pipe leak

PROMPT PLUMBING ACTION

Is what you want. Always get us

for gas, steam fitting and other

plumbing. If you want it done well,

We don't charge high and are al-

ways ready to come.

Adwell & McShane,

Plumbers and Tinners,

12 SOUTH MAIN ST., HOPKINSVILLE, KENTUCKY